

FINANCIAL READINESS PLAN FOR: _____ **Date:** _____

INCOME				EXPENSES			
Service Pay	Current	Projected	Difference	Housing Costs	Current	Projected	Difference
Base Pay	0	0	0	Rent/Mortgage Payment			0
BAS			0	Renters insurance			0
BAH			0	Electricity			0
Family Separation Allowance			0	Gas			0
HOLA			0	Water/Sewer			0
COLA			0	Telephone			0
Special Pay			0	Garbage			0
Other Income	Current	Projected	Difference	Cable Television			0
Military Retired Pay			0	Internet Fees			0
Other Retired Pay			0	House/ Yard Upkeep			0
Social Security Benefits			0	Other			0
Child Support/Alimony			0	Specify			
Food Stamps/WIC			0				
SBP			0	Total Housing Costs	0	0	0
Rental Income			0				
VA Income			0	Food Costs	Current	Projected	Difference
Spouse Earnings (Net)			0	Groceries/Household Supplies			0
Member Off-Duty Earnings (Net)			0	Lunches (self)			0
Interest/Dividends			0	Lunches (spouse/kids)			0
Other			0	Meals Out			0
Specify:				Entertaining			0
				Other			0
TOTAL INCOME	0	0	0	Specify:			
DEDUCTIONS	Current	Projected	Difference				
Federal Income Tax	0	0	0	Total Food Costs	0	0	0
State Income Tax			0				
FICA - Social Security			0				
FICA - Medicare			0	Clothing Costs	Current	Projected	Difference
SGLI and USSH			0	Uniforms			0
GI Bill			0	Clothing (Spouse/Self)			0
Dependent Dental Plan			0	Children's Clothing			0
AFAC/CFC			0	Other			0
Bonds			0	Specify:			
Other			0				
Specify:				Total Clothing Costs	0	0	0
TOTAL DEDUCTIONS	0	0	0				
ASSETS	Current	Projected	Difference	Transportation Costs	Current	Projected	Difference
Savings/Checking/Cash			0	Gas and Oil			0
Bonds			0	Auto Repairs			0
Securities			0	Auto Insurance			0
Vehicles			0	License/Tax/Inspection			0
Real estate			0	Bus/Subway/Car Pool			0
Lump Sum Expected			0	Parking			0
Other			0	Other			0
Specify:				Specify:			
TOTAL ASSETS	0	0	0	Total Transportation Costs	0	0	0

FINANCIAL READINESS PLAN FOR: _____ **Date:** _____

EXPENSES (Cont.)		EXPENSES (Cont.)					
Personal Costs	Current	Projected	Difference	One Time Costs	Current	Projected	Difference
Life Insurance			0	Christmas			0
Child (Toys, Allowance)			0	Move (PCS/Local)			0
Beauty Care/Haircuts			0	TDY			0
Hobbies/Pets			0	Vacation			0
News/Magazines/CD's			0	Other			0
Dues, etc.			0	Specify:			
Church/Charity			0				
Cigarettes/Alcohol, etc.			0	Total One Time Costs	0	0	0
Videos			0				
Child Support/Alimony			0	Health Costs	Current	Projected	Difference
Child Care			0	Medical			0
Gifts other than Christmas			0	Dental			0
Education			0	Drugs/Equipment			0
Sepnding Money			0	Insurance			0
Postage			0	Glasses			0
Laundry/Dry Cleaning			0	Other			0
Checking/ATM Fees			0	Specify:			
Other			0				
Specify:				Total Health Costs	0	0	0
Total Personal Costs	0	0	0	Savings Costs	Current	Projected	Difference
				Savings			0
				Investments			0
				Non-Service Retirement Plan			0
				Education Fund			0
				Other			0
				Specify:			
				Total Savings Costs	0	0	0

FINANCIAL PROFILE					
	Current	Projected	Difference	Current %	Projected %
Total Income	0	0	0	#DIV/0!	#DIV/0!
Total Deductions	0	0	0	#DIV/0!	#DIV/0!
Net Total Income	0	0	0	#DIV/0!	#DIV/0!
Expenses:					
Housing Costs	0	0	0	#DIV/0!	#DIV/0!
Food Costs	0	0	0	#DIV/0!	#DIV/0!
Clothing Costs	0	0	0	#DIV/0!	#DIV/0!
Transportation Costs	0	0	0	#DIV/0!	#DIV/0!
Personal Costs	0	0	0	#DIV/0!	#DIV/0!
One Time Costs	0	0	0	#DIV/0!	#DIV/0!
Health Costs	0	0	0	#DIV/0!	#DIV/0!
Savings Costs	0	0	0	#DIV/0!	#DIV/0!
Total Expenses	0	0	0	#DIV/0!	#DIV/0!
Debt Payments	0	0	0	#DIV/0!	#DIV/0!
Monthly Surplus/Defecit	0	0	0	#DIV/0!	#DIV/0!
Percentage of Expenses to Total Income				#DIV/0!	#DIV/0!

FINANCIAL READINESS PLAN FOR: _____ **Date:** _____

				Current Monthly	
Installment Debts	Balanced Owed	Amount Past Due	APR %	Payment	Months to Go
Totals	0.00	0.00		0.00	